UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-2(c) Stern, Lavinthal & Frankenberg, LLC 105 Eisenhower Parkway, Suite 302 Roseland, New Jersey 07068-0490 Telephone Number (973)797-1100 Telecopier Number (973)228-2679 Attorneys for Secured Creditor, Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. By: Jeanette F. Frankenberg, Esq.	
In Re: Edwin P. Avila Yvonne M. Catalano-Avila Debtor(s)	Case No.: 17-10087-ABA Chapter: 7 Hearing Date: Judge: Andrew B. Altenburg, Jr. U.S.B.J.

CERTIFICATION OF CALCULATION OF AMOUNTS DUE
(NOTE AND MORTGAGE DATED 2/3/2011)

Jacob Shue of full age, employed as Document Management Specialist by Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc., hereby certifies the following:

Recorded: February 16, 2011, in Atlantic County, in Book VOLUME: 13260, at Page INSTRUMENT: 2011010452

Property Address: 121 S Ambler Rd, Somers Point, NJ 08244

Mortgage Holder: Seterus, Inc. as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.

I. PAYOFF STATEMENT:

Unpaid Principal Balance:	$154,380.31
Accrued Interest 01/06/2017 (Interest rate = ____ % per year; per day x _________ days)* (Interest rate = ____% per year; $____per day x _____ days)	$11,392.16

* Details available upon request

Unearned interest from	
Per diem interest from	
Late Charges	$132.06
Attorney's fees and costs as of 01/06/2017:	$931.00

Advances through 01/06/2017 for:

Escrow Advance	$7,031.36
Insurance premiums	$0.00
Sub-Total of Advances	$7,031.36
Less Escrow Monies	
Net Advances	$7,031.36

Interest on advances from ____________ to ______________	$0.00
Other charges (specify) Property Inspection	$90.00
BPO	$85.00
Foreclosure fees and costs	$1,266.33
Less unearned interest	$0.00
Less Suspense	($777.55)

TOTAL DUE AS OF 01/06/2017 **$174,530.67**

Date of last payment: 06/01/2015

II. EQUITY ANALYSIS (When appropriate)

Estimated fair market value of real estate (as of 01/03/2017) *Source: Schedule A (e.g. appraisal, tax bill/assessment, contract of sale, debtor's schedules, etc.)	$125,000.00*
Liens on the real estate:	
1. Real estate taxes as of 01/06/2017 (Escrow Advance)	$7,031.36
2. First Mortgage (principal and interest), as of 01/06/2017	$165,772.47
3. Second Mortgage (principal and interest), as of __________	
4. Other (specify on separate exhibit)	$2,504.39
5. Less Suspense	($777.55)
TOTAL LIENS	($174,530.67) ($174,530.67)
APPARENT EQUITY AS OF	**$0.00** **

** If negative, insert zero (0).

I certify under penalty of perjury that the foregoing is true and correct.

1/17/17
(Date of signature)

Signature

Seterus, Inc., as authorized sub-servicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America

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Other Fees

Bankruptcy Attorney Fees & Cost	$931.00
Inspection Fees	$90.00
BPO	$85.00
Foreclosure fees and costs	$1,266.33
Mortgage Insurance Premium	$0.00
Winterizing/Securing	$0.00
Other Fees (Late Charges)	$132.06
Total	**$2,504.39**